



# Elgin: Snapshot of Poverty, Income, and Health Insurance Coverage

2010 data from the U.S. Census Bureau's  
American Community Survey

*Social IMPACT Research Center, a program of Heartland Alliance*

September 22, 2011 (version 1)

## overview

The newly released data from the U.S. Census Bureau's American Community Survey provide a glimpse of the ongoing impacts of the Great Recession for millions of individuals and families. This snapshot of your community's data includes a comparison of 2010 data to 2009 and 1999, illustrating trends over time. Fact sheets for additional geographies are available at <http://www.heartlandalliance.org/research/current-and-local-data/local-fact-sheets.html>.

The effects of the Great Recession on unemployment, poverty, and income are still being felt by millions of individuals and families, and the eroding safety net means that while there are more people in need, there are fewer resources to help them. Preserving, extending, and strengthening these solutions can help keep more people from falling into poverty and help those struggling to meet their basic needs:

- **Fund safety net and benefit programs** such as SNAP (food stamps), TANF, Medicaid, and the Earned Income Tax Credit, which help poor and near-poor individuals and families bridge the gap between low incomes and meeting their most basic needs. These programs not only help reduce poverty, but also generate additional economic activity in local communities.
- **Continue Unemployment Insurance** for those seeking employment, which will help protect people who are out of work and keep families out of poverty.
- **Invest in subsidized and transitional employment programs** to help disadvantaged workers and struggling businesses weather the stalled economy and create jobs that will put people back to work and that pay living wages.

## poverty

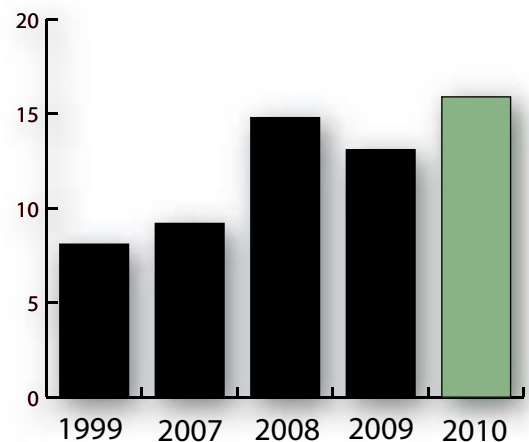
### Poverty Rate in 2010: 15.9%

- The poverty rate rose from 13.1% in 2009, which is not a statistically significant change.
- The poverty rate rose from 8.1% in 1999, which is a statistically significant change.

### Number in Poverty in 2010: 16,867

- The number of people in poverty rose from 13,891 in 2009, which is not a statistically significant change.
- The number of people in poverty rose from 7,414 in 1999, which is a statistically significant change.

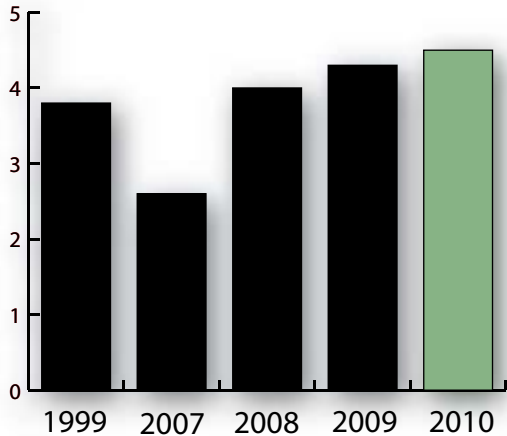
Elgin Poverty Rates Over Time



**SOCIAL IMPACT**  
RESEARCH CENTER

## extreme poverty

### Elgin Extreme Poverty Rates Over Time



In 2010, a family of three was considered extremely poor if their annual income was below \$8,687.

### Extreme Poverty Rate in 2010: 4.5%

- The extreme poverty rate rose from 4.3% in 2009, which is not a statistically significant change.
- The extreme poverty rate rose from 3.8% in 1999, which is not a statistically significant change.

### Number in Extreme Poverty in 2010: 4,785

- The number of people in extreme poverty rose from 4,626 in 2009, which is not a statistically significant change.
- The number of people in extreme poverty rose from 3,449 in 1999, which is not a statistically significant change.

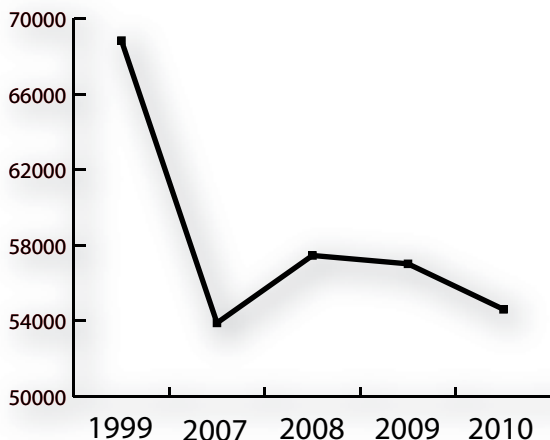
Extreme poverty is defined as half the poverty line or 50% FPL.

## income

### Median Household Income in 2010: \$54,607

- Median household income declined by 4.2% from \$57,017 in 2009, which is not a statistically significant change.
- Median household income declined by 20.7% from \$68,836 in 1999, which is a statistically significant change.

### Elgin Median Household Income Over Time



All prior year's income data have been updated to 2010 dollars.

## child poverty

The sample size in Elgin is too small to reliably report on child poverty.

Child poverty reflects children who are related to their household head.

## low income

### Low Income Rate in 2010: 23.7%

- The low income rate rose from 22.5% in 2009, which is not a statistically significant change.
- The low income rate rose from 14.5% in 1999, which is a statistically significant change.

### Number with Low Incomes in 2010: 25,110

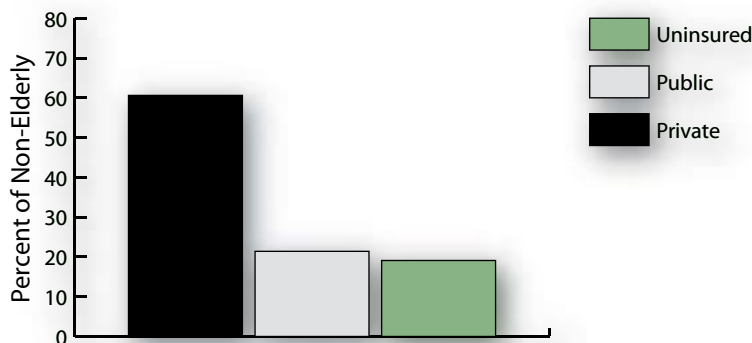
- The number of people with low incomes rose from 23,917 in 2009, which is not a statistically significant change.
- The number of people with low incomes rose from 13,336 in 1999, which is a statistically significant change.

In 2010, a family of three was considered low income if their annual income was between \$17,374 and \$34,748.

Low income is defined as above the poverty line but below twice the poverty line, or 100-199% FPL.

## health insurance coverage

### Elgin Health Insurance Coverage, 2010



### Uninsured Rate in 2010: 19.1%

- The uninsured rate declined from 19.4% in 2009, which is not a statistically significant change.

### Number of Uninsured in 2010: 18,543

- The number of people without health insurance declined from 19,148 in 2009, which is not a statistically significant change.

### Type of Insurance in 2010:

- 60.6% are covered by private insurance.
- 21.4% are covered by public insurance.
- 19.1% are uninsured.

Health insurance data reflect the civilian, non-institutionalized population under 65 years old; sum of uninsured, privately, and publicly insured percents do not add up to 100 because for certain populations it is possible to have both public and private coverage.

## workers

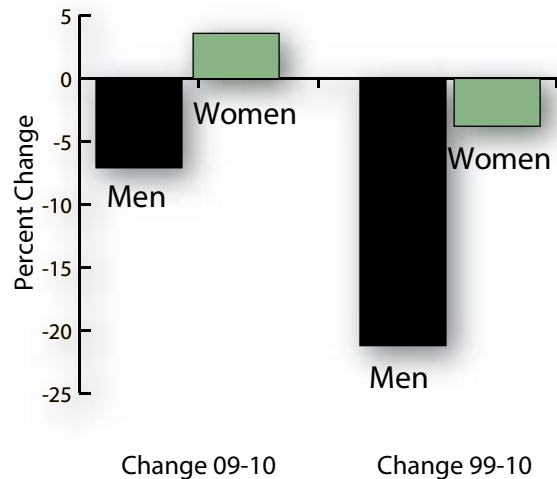
### Median Earnings for Female Full-Time Year-Round Workers in 2010: \$35,862

- Women's earnings rose by 3.6% from \$34,621 in 2009, which is not a statistically significant change.
- Women's earnings declined by 3.8% from \$37,278 in 1999, which is not a statistically significant change.

### Median Earnings for Male Full-Time Year-Round Workers in 2010: \$40,799

- Men's earnings declined by 7.1% from \$43,920 in 2009, which is not a statistically significant change.
- Men's earnings declined by 21.2% from \$51,793 in 1999, which is a statistically significant change.

### Elgin Change in Median Earnings of Full-Time, Year-Round Workers



**In 2010, women earned \$0.88 for every \$1.00 earned by men.**

## measuring poverty

Official poverty data are based on the federal poverty thresholds, which are used to determine poverty status. The measure is not geographically specific and does not reflect what it takes for families to make ends meet.

### 2010 Federal Poverty Thresholds

Family Size	Poverty Threshold
1	\$11,139
2	\$14,218
3	\$17,374
4	\$22,314

**What does it really take to make ends meet?**

Far more people struggle to make ends meet than the official poverty data suggest. The Illinois Self-Sufficiency Standard shows that it takes a family of 3 (adult, preschooler, school age child) \$60,472 to make ends meet in Kane County.

All data are derived from the U.S. Census Bureau's *American Community Survey* and from the *2000 Decennial Census*. The American Community Survey recently released estimates on 2010 income, poverty, and health insurance coverage, which are the most current data available for geographies with populations over 65,000. For more information on the American Community Survey, visit [www.census.gov/acs/www/](http://www.census.gov/acs/www/). Statistical significance refers to the probability that the observed changes are "true" rather than the result of an error in sampling or estimation. Data included here are statistically significant at the 90th percentile. For more information on the Illinois Self-Sufficiency Standard, visit <http://www.heartlandalliance.org/research/illinois-self-sufficiency-standard/>.

*The Social IMPACT Research Center (IMPACT) is a nonprofit organization that investigates today's most pressing social issues and solutions to inform and equip those working toward a just global society. IMPACT, a program of Heartland Alliance for Human Needs & Human Rights, provides research, policy analysis, consulting, technical assistance, communications, and coalition building to projects in Illinois, the Midwest, and nationally. Visit [www.heartlandalliance.org/research](http://www.heartlandalliance.org/research) to learn more.*